

APPRENTICESHIP REPORT
PT. PEGADAIAN AREA PEKANBARU

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BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS**

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VALIDATION SHEET

APPRENTICESHIP REPORT PT. PEGADAIAN AREA PEKANBARU

Written as one of the requirements for completing the Apprenticeship

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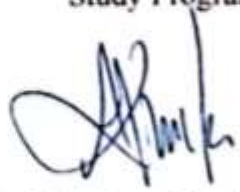
Pekanbaru, June 20th, 2023

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CHAPTER 1

INTRODUCTION

1.1 Background of the Apprenticeship

In the era of globalization, the development of trade is so large and growing rapidly growing. Every company is required to prepare professionals in every field needed. One of the things that must be prepared to prepare for the need for professional staff is to develop the potential of students because students are the next generation of the nation who will lead and advance the Indonesian nation into a developed and better nation. Therefore, to improve our abilities and insights in the field of business administration in particular and the application of compulsory college requirements as well as to increase our experience in the real world of work, what and how to participate in the apprenticeship program in a company related to the field of study are studied on the bench during lectures.

Apprenticeship is a program for students to have work experience in an institution in accordance with the background of the department. This program is a combination of class learning and Apprenticeship to help students get recognized skills and qualifications. Skills and qualifications are provided for various careers with various levels. Apprenticeship included beginner level, supervisor level, and level of manager. Each level of Apprenticeship is trained by professionals and the time needed depends on the skills and abilities of Apprenticeship participants.

State Polytechnic of Bengkalis was established in 2000. Since 2000 until now the State Polytechnic of Bengkalis has 8 (eight) departments with 21 (twenty-one) study programs. State Polytechnic of Bengkalis is the only State Polytechnic in Riau Province. The State Polytechnic of Bengkalis has a Diploma II, Diploma III, and, Diploma IV program. State Polytechnic of Bengkalis is a vocational campus that educates its students to create a competent spirit in various fields. State

Polytechnic of Bengkalis implements Apprenticeship program that is required to be followed by all final semester students.

International Business Administration is one of the study programs in the Department of Business Administration. Most of the International Business Administration Study Program is ready to have competence. In this program, specifically for 8th (eight) semesters of International Business Administration students, Apprenticeship activities are carried out for approximately 4 (four) months, by choosing their own place and location for Apprenticeship. However, before choosing a place to do this program, the apprenticeship coordinator provides several options or choices of Apprenticeship places to students who will carry out Apprenticeship.

Most of the International Business Administration Study Program is ready to have competence. First, the students of the International Business Administration Study Program must be able to communicate using English (oral and written). Second, able to manage, operate, and save office documents and equipment. Finally, understand export and import documents. The apprenticeship program helps students to apply and meet competence. Then, from these several options, the Author is interested in carrying out Apprenticeship in the management, marketing, and financial sector, namely at *PT. Pegadaian* Area Pekanbaru - Pekanbaru City Branch.

PT. Pegadaian is a subsidiary of *Bank Rakyat Indonesia* which is engaged in three business lines, namely financing, gold, and various services. *PT. Pegadaian* headquartered on Jl. Kramat Raya 162 Central Jakarta, Postal Code 10430, Indonesia. *PT Pegadaian* was founded on April 1st, 1901 in Sukabumi, West Java. In 1905, *Pegadaian* took the form of an official body "*Jawatan*", but based on Government Regulation (PP) No. 73 of 2021, the form of legal entity changed from "*Persero*" to "Limited Liability Company" on September 23rd, 2021.

By participating in the apprenticeship program (KP), it is hoped that they will be able to develop their own potential and have skills, expertise, additional insight and knowledge as well as high work discipline so that they become a skilled workforce. In addition, it is also accompanied by an increase in professionalism in

the form of solutions that occur in problems that will be faced later in the world of work. The Author chose *PT Pegadaian* Area Pekanbaru because the systems and procedures implemented by *PT Pegadaian* Area Pekanbaru are relevant to the material the writer obtained in the International Business Administration Study Program. *PT Pegadaian* Area Pekanbaru is also one of the BUMNs that supports the regional economy and also supports community resources in Riau. The work system that is run is also the same as banking in accordance with the material that the Author has obtained. Trade materials can also be applied when undergoing Apprenticeship. In addition, the Author also has aspirations to work in the office sector. By carrying out this internship, the Authors hope to add knowledge and skills in the office world so that it will make it easier for writers to apply for jobs in the office sector.

Based on the explanation above, the Author has completed apprenticeship report on the work system of the operational management section at *PT. Pegadaian* Area Pekanbaru - Pekanbaru City Branch.

1.2 Purposes of the Apprenticeship

The apprenticeship activities of State Polytechnic of Bengkalis students, especially the Diploma IV International Business Administration study program have the following objectives:

1.2.1 General Purpose of Apprenticeship

The general purpose to be of Apprenticeship is to introduce and prepare students for the world of work.

1.2.2 Specific Purpose of Apprenticeship

The specific objectives that are expected to be achieved in Internship activities are as follows:

1. To know the job description and product of the field of work being handled at the *PT. Pegadaian* Area Pekanbaru.- Pekanbaru City Branch.
2. To know document used in the work process at the *PT. Pegadaian* Area Pekanbaru.- Pekanbaru City Branch.

3. To know the system and procedures for Apprenticeship used in carrying out work at the *PT. Pegadaian* Area Pekanbaru.- Pekanbaru City Branch.
4. To know the obstacles faced in completing the work at the *PT. Pegadaian* Area Pekanbaru.- Pekanbaru City Branch.

1.3 Significances of the Apprenticeship

The benefits expected from the implementation of the apprenticeship are as follows:

1. As one of the requirements that must be met to complete vocational education at the State Polytechnic of Bengkalis, especially the Diploma IV International Business Administration Study Program.
2. Students have the opportunity to apply theoretical knowledge/concepts in the real world of work.
3. Students gain practical experience in applying theoretical/concept knowledge according to their study program.
4. Students have the opportunity to analyze problems related to science applied in their work according to their study program.

CHAPTER 2

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

PT. Pegadaian is a State-Owned Enterprise that is engaged in credit services based on pawn law. According to Article 1150 of the Civil Code, a pawn is a right obtained by a person who has receivables on a movable property. Movable property is handed over to the debtor by the debtor or by another person on behalf of the debtor. The debtor to use the movable property that has been handed over to pay off his debt if the debtor is unable to fulfill his obligations at maturity.



Figure 2.1 Pegadaian Headquarters
Source: pantauriau.com

On April 1st, 2013 right on its 112th anniversary, *Pegadaian* launched a new logo that is more dynamic and modern. The new *Pegadaian* logo still retains the old symbol, namely the scales. However, the difference in this new logo displays a symbol of three intersecting circles. The new logo tells the story of *Pegadaian's* journey as an institution from its history, development to transformation into a financial solution that adheres to the values of collaboration, transparency and trust. The three tangent circle symbols represent the three main services, namely, Pawn

and Micro Financing, Gold, and Miscellaneous Services. The symbol of the scales represents justice and honesty.



Figure 2.2 Logo of PT. Pegadaian
Source: www.pegadaian.co.id

Almost the same as the old logo, green remains the main choice, the difference is that the new logo uses a more varied green color. The green color symbolizes shade, always growing, protecting, and helping the community. This new logo, features a mix of uppercase and lowercase letters. Compared to the old logo, this time the typography seems lighter, according to its meaning, namely, humble, sincere, and friendly in serve. The tagline "*Mengatasi Masalah Tanpa Masalah*" which has been popular in the community is still being maintained.

The *Pegadaian* logo displays a symbol of three intersecting circles which symbolize the journey of *Pegadaian* as a company from its history of existence, development to transformation into a financial solution that adheres to the corporate culture, namely *AKHLAK*. The symbols of three intersecting circles represent the three main services at *Pegadaian* such as: Pawn and Micro Financing, Gold, and Various *Pegadaian* Services with the following logo philosophy:

1. Green color
Symbolizes shade, and grows to help and protect the community.
2. Figure scales
Symbolizes justice and honesty.
3. Letter Shape
Symbolizing fostering the impression of being humble, sincere, and friendly in serve.

2.1.1 History of Ownership Development

The history of its establishment *Pegadaian* was founded by the Dutch East Indies government marked by the establishment of the *Pegadaian* Branch Sukabumi.

1. *Pegadaian* in the VOC Era (1745-1811)

The history of *Pegadaian* when the Dutch Government (VOC) began with *Bank van Leening*, a financial institution that provides credit with a pawn system, this institution was first established in Batavia on August 20th, 1746.

2. *Pegadaian* during the British colonial period (1811-1816)

When the British took over Indonesian power from the Dutch (1811-1816), the government-owned Van Leening Bank was dissolved, and the public was free to have a *Pegadaian* business license as long as it got it from the local government ("*liecentie stelsel*"). However, this method had a negative impact on those in control of the practice of loan sharks or loan sharks who were felt to be less profitable for the ruling government. Therefore, the "*liecentie stelsel*" method was changed to "*pacth stelsel*" in which the establishment of a *Pegadaian* was given to people who can afford to pay high taxes to local governments.

3. *Pegadaian* during the Dutch East Indies (1816-1942)

When the Dutch returned to power, the *pacth stelsel* was maintained and had the same impact. The owner of the rights turned out to be a lot of fraud in running their business. Furthermore, the Dutch East Indies government implemented what was called the "*cultuur stelsel*" in which in the study of *Pegadaians* the suggestion put forward was that *Pegadaian* activities should be handled by the government themselves in order to provide greater protection and benefits for the community. Based on the results of this research, the Dutch East Indies government issued *Staatsblad* Number 131 dated March 12th, 1901 which stipulates that the *Pegadaian* business is a monopoly of the Government and on April 1st, 1901 the first State *Pegadaian* was established in *Sukabumi*, West Java. Furthermore, every April 1st is celebrated as *Pegadaian's* birthday.

4. *Pegadaian* in the Japanese Period (1942-1945)

During the Japanese occupation the head office building of the *Pegadaian* Bureau, located at *Jalan Kramat Raya* 162, Jakarta, was used as a place for prisoners of war and the head office of the Bureau of *Pegadaian* was moved to *Jalan Kramat Raya* 132. There were not many changes that occurred during the Japanese government, both in terms of policies and the organizational structure of the Bureau. The *Pegadaian* Bureau in Japanese is called '*SitjiEigeikyuku*', the Head of the *Pegadaian* Bureau is held by a Japanese named Ohno-San with an indigenous person named M. Saubari as his representative.

5. *Pegadaian* After Independence

In the early days of the government of the *Republic of Indonesia*, the office of the *Pegadaian* Bureau had moved to Karanganyar, Kebumen due to the increasingly heated war situation. The Dutch Military Aggression II forced the office of the *Pegadaian* Bureau to be moved again to *Magelang*. Post independences war office The *Pegadaian* Bureau returns to Jakarta and *Pegadaian* is managed by the Government of the *Republic of Indonesia*. During this period, *Pegadaian* has changed its status several times, namely as a State Company (PN) since January 1, 1961, then based on Government Regulation Number 7/1969 (Perjan), and subsequently based on Government Regulation Number 10/1990 (which was changed to Government Regulation No.103/2000) changed again to a Public Company (*Perum*). Then in 2011, a change in status occurred again, namely from *Perum* to a Company which had been stipulated in Government Regulation Number 51/2011 signed on December 13th, 2011. However, the change was effective after the base price for submission to the official was on April 1st, 2012.

2.1.2 History of Capital Development

Pegadaian as a financial institution is not allowed to collect funds directly from the public in the form of demand deposits and savings. To meet its funding needs, *Pegadaian* has the following funding sources:

1. Owner's equity

Own capital owned by *PT Pegadaian (Persero)* consists of state assets outside the state budget and retained earnings (accumulated profits since *PT Pegadaian* was founded during the Dutch East Indies).

1. Capital participation from the government
2. Short-term loans from banks.
3. Long-term loans from *Bank Indonesia* soft loans
4. From the public through the issuance of bonds.

Any funds used in loan financing activities for customers must be obtained from sources that are truly free from the element of usury. In this case, all *Pegadaian* activities, including funds distributed to customers, come purely from own capital and also from third-party funds that can be accounted for.

2.1.3 Form of Business Entity

Pegadaian is a state-owned company whose core business is in the field of lending services to the public on the basis of pawning laws. *Pegadaian* continues to strive to assist the government in increasing state income while increasing public welfare through loan distribution, especially for the middle to lower economic class. In 2012, the number of *Pegadaian* customers was recorded at approx. - approximately 27.5 million people. About 95 percent of *Pegadaian's* customers are from the lower middle class. Since it was first established and provide services, *Pegadaian* has changed its legal status several times after the war of independence, namely as a State Company (PN) since January 1st, 1961, then based on Number 7/1969 became a Bureau of Company. Furthermore, based on Number 10/1990 (which was updated with Number 103/2000) changed again to a Public Company. Then based on Number 51/2011 dated December 13th, 2011, the legal entity forms of *Pegadaian* changed again to a Limited Liability Company. The status change was officially implemented on April 1st, 2012 in front of a notary, Nanda Fauziwan SH MKn, which was later ratified by the Minister of Law and Human Rights as a legal entity on April 4th, 2012.

This restructuring policy towards privatization is feared to result in a shift in the function and role of *Pegadaian* in providing services to the lower middle

class. That's because General Company is not the same as the Public Company. General Company tends to focus on public service while Incorporated Company or Public Company is more concerned with seeking profit. This study aims to determine whether the change in the legal entity status of *Pegadaian* from General Company to Incorporated Company will have an impact on increasing lending to the middle to lower class, to find out what are the obstacles faced by *PT. Pegadaian* in terms of lending to help improve the economy of the lower middle class, and to find out the efforts of *PT Pegadaian* to overcome these obstacles.

Pegadaian is still one of the SOEs that carries out the mission of public service obligation (PSO/public benefit function). Concerns about the focus or nature of profit-seeking in the legal entity structure of an Incorporated Company which is identical a to privately owned Incorporated Company will trigger price increases in services to the lower middle class were not proven. After the status of Incorporated companies, the rates for capital or interest rental services and administrative costs at *Pegadaian* did not increase. On the contrary, these rates actually decreased when compared to the rates before the change in legal entity status. This condition was further strengthened by the cancellation of the privatization of *PT Pegadaian* (Incorporated Company) by the government, one of which is because *Pegadaian* is dedicated to the poor. The government does not want *Pegadaian* to be profit oriented so that no longer prioritizes the needs of the lower middle class.

2.2 Vision and Mission

Every company must have a vision and mission in order to realize its goals and as a driver to carry out its respective programs, as well as *PT Pegadaian*. The following is the vision and mission of *PT Pegadaian*:

2.2.1 Vision

“Becoming The Most Valuable Financial Company in Indonesia and As the Community's First Choice Financial Inclusion Agent”

2.2.2 Mission

The following is the mission of *PT Pegadaian*:

1. Providing optimal benefits for all stakeholders by developing the core business.
2. Expanding the range of MSME services through Ultra Micro synergies to increase the proportion of value for customers and stakeholders.
3. Provide excellent service with a focus on customers through:
 - a. Simple and digital business processes
 - b. Reliable and up-to-date information technology
 - c. Strong risk management practices
 - d. Professional Human Resources with good performance culture.

To achieve this mission, *Pegadaian* has a well-held slogan, namely “*Mengatasi Masalah Tanpa Masalah*”. This slogan reflects the main characteristics of *Pegadaian* services, namely:

1. Overcoming financial problems or funding needs in services in a relatively short time.
2. Does not demand difficult administrative requirements

2.3 Kind of Business

Pegadaian has two types of businesses, namely conventional and *Sharia* products

1. Conventional *Pegadaian*

It is a loan product that provides distinct benefits for *Pegadaian*. The profit is obtained from administration fees and interest. However, this one product uses the principle of helping each other in accordance with what is recorded in civil law.

2. *Sharia Pegadaian*

Sharia Pegadaian is one of the products offered by this agency. The difference with conventional products is the loan interest rates. *Sharia Pegadaians* are free from elements of interest or usury, in accordance with Islamic values. The following are 9 *sharia Pegadaian* products offered.

- a. *Amanah: Sharia Pegadaian* products for motorized vehicles. The loan ceiling is between *IDR5,000,000* to *IDR45,000,000* with a

- payment tenor of 12-60 months. Borrowers are charged an administration fee of *IDR70,000* for motorbikes and *IDR200,000* for cars. In *Amanah*, there is a maintenance fee which is 0.9 percent of the vehicle price.
- b. *Rahn*: A *sharia Pegadaian* product whose financing is in the form of gold pawn, both in the form of jewelry and bars. The loan amount starts from *IDR50,000* to *IDR1,000,000,000* with a payment tenor of 4 months, and can still be extended. There is a maintenance fee of *IDR2,000* to *IDR120,000*, depending on the loan amount.
 - c. *Arrum BPKB*: As the name implies, this product is intended for the development of MSMEs whose collateral uses the Motorized Vehicle Ownership Book (BPKB). The loan ceiling is between *IDR1,000,000* to *IDR400,000,000* with a tenor of 1-3 years. A maintenance fee will be charged at 1 percent of the total loan for a loan ceiling of under *IDR100,000,000*. Meanwhile, the above *IDR100,000,000* will be waived from the maintenance fee.
 - d. Gold *arrum: Sharia Pegadaian* products in the form of cash funds guaranteed by jewelry, such as gold or diamonds. An administration fee of *IDR70,000* and a maintenance fee of 0.95 percent of the estimated value of goods per month. The amount of the loan ceiling, which is 95 percent of the estimated value.
 - e. *Arrum haji*: This product is for financing so that you can get a haj queue number whose guarantee is gold. The loan ceiling is between *IDR1,900,000* to *IDR25,000,000* with a payment tenor of 1-5 years. Administrative costs of *IDR270,000* and there is a maintenance fee that is used to look after the items deposited as collateral.
 - f. *Rahn hasan*: A *sharia Pegadaian* product that uses gold, vehicles, and jewelry as collateral. The loan ceiling is according to class A, which is a maximum of *IDR500,000* with a repayment period of 60 days. While the maintenance fee is 0 percent.

- g. *Rahn flexi*: A loan product whose collateral is sharia-based movable goods, such as vehicles, jewelry, and electronic devices. The maintenance fee is 0.1 percent of the estimated value of the goods with a repayment tenor of 5-60 days.
- h. Business *Rahn*: A cash loan product offered by Islamic *Pegadaians* with gold collateral, both jewelry and bars. The loan ceiling starts from *IDR*100,000,000 to *IDR*1,000,000,000 with a repayment tenor of up to 4 months. The administration fee is *IDR* 100,000, while the maintenance fee is 0.38-0.55 percent in 10 days.
- i. *Pegadaian Syariah* pawn certificates: Loan products provided to people with a fixed income. The collateralized goods are in the form of land certificates and Building Use Rights (HGB). The loan ceiling is *IDR*1,000,000 to *IDR*200,000,000.

2.4 Organization Structure

Organizational Structure of PT. Pegadaian Area Pekanbaru - Pekanbaru City Branch

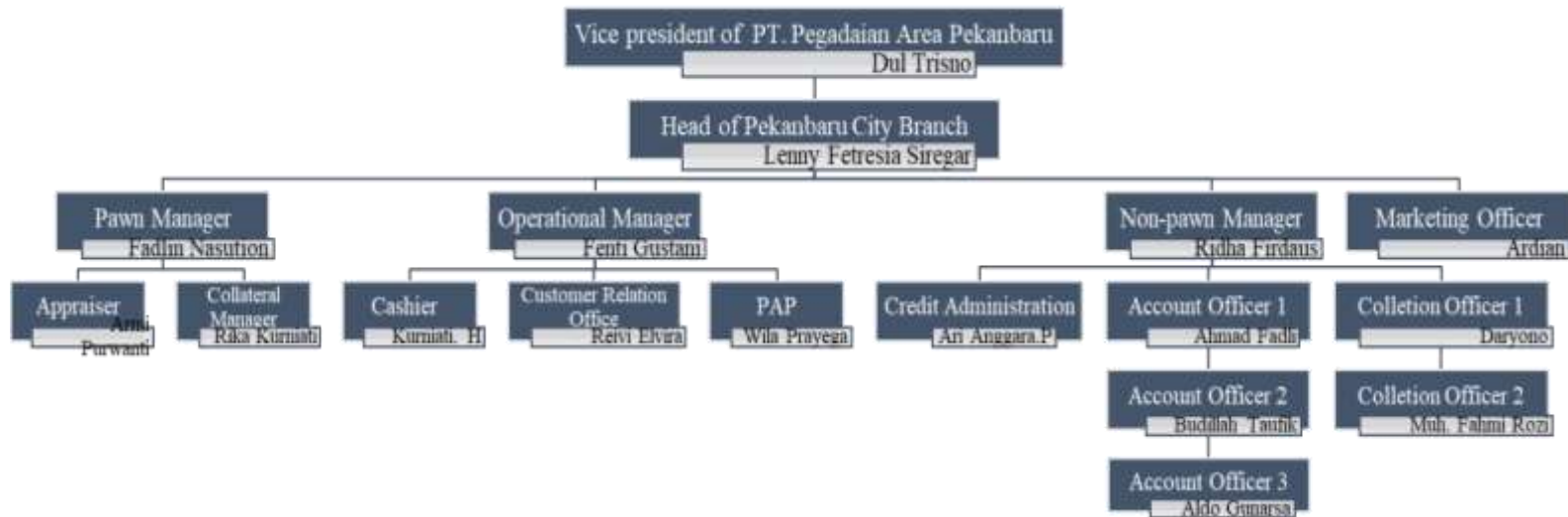


Figure 1.3 Organizational Structure of Pekanbaru City Branch
Source: Processed Data, 2023

Each of the job positions in the organizational structure has its own responsibility and duty to reach the goals of its organization. These are the description of each position:

1. Vice president of *PT. Pegadaian* Area Pekanbaru
Deputy business task of coordinating existing policies in the company, monitoring and analyzing the work of each department or field.
2. Head of Pekanbaru City Branch
Branch leaders are structural officials as conventional or *Sharia* branch office leaders. Directing and controlling the operations of work units under his coordination according to applicable regulations, carrying out a series of professional sales management processes including selection, debriefing, training, placement, coaching, monitoring, to job evaluation in order to produce good professional sales.
3. Pawn Manager
Efficiently control and monitor the operational activities of work units under their coordination based on the precautionary principle and applicable regulations, carry out internal control activities on all operational activities of the pawn business, and finance of work units under their coordination in accordance with applicable regulations.
4. Non-pawn Manager
Non-Pawn Manager, here in after referred to as the Head of MNG, is an official who has the function of being responsible for achieving the target of the micro-loan business at his Author led Branch Office by planning, coordinating, executing, and supervising the operational activities of the micro-product business in accordance with his Authors
5. Operational Manager
Managing and coordinating the implementation of cash disbursement and receipt transactions so that they run in accordance with applicable regulations,

verify payment supporting documents, and carry out operational administrative bookkeeping of transactions as well as carry out internal control activities over all operational and financial activities under their coordination in accordance with applicable regulations.

6. Marketing Officer (MO)

The marketing officer's role is to market products to attract new business connections and provide results reporting. Generate ideas and highlight opportunities for new marketing campaigns and present them to senior management. Support the sales team with special projects, including launching new products to market.

7. Appraiser

Carry out the appraisal of collateral items in accordance with their Authors quickly, precisely, and accurately based on applicable regulations, and determine the loan amount, and the basic price of the goods to be auctioned based on the results of the estimate in accordance with the limits of their Authors.

8. Collateral Manager

Carry out safekeeping of collateral (gold, jewelry, or other collateral) documents for microcredit, gold business, and other services regularly and accurately in accordance with applicable provisions (SOP), carry out the handover of collateral items and ensure conformity with administrative documents or detailed lists of goods guarantees.

9. Cashier

Carry out receipts and disbursements of money for product transactions and operations in their work units according to their Authors based on service guidelines or other applicable provisions (SOP), perform calculations, records, and administration of documents or other proof of transactions for receipts and disbursements of money which they manage in accordance with the provisions

(SOP) apply.

10. Customer Relationship Officer (CRO)

Introducing, marketing and selling the company's products through cross-selling and up-selling both to walk-in customers at outlets of existing active and non-active customers through various communication channels in accordance with applicable regulations.

11. *Pegadaian* Agent (PAP)

Pegadaian agents are responsible for informing, educating, and assisting prospective customers in accessing *Pegadaian* products and services.

12. Credit Administration

Administration job descriptions are:

- a. Plan, organize, administer, evaluate, and report administrative activities related to conventional or sharia financing/loan products.
- b. Coordinate and monitor desk collection and field collection activities.
- c. Inputting insurance claim submissions.
- d. Input the sale of auctioned collateral items.

13. Account officer (AO)

Account Officer job descriptions are:

- a. Looking for customers, analyzing customers and maintaining customers.
- b. Financing monitoring.
- c. Create daily and monthly marketing plans.
- d. Meet qualitative and quantitative credit targets.

14. Collection Officer

Collection Officer job descriptions are:

- a. Review the list of debtors.
- b. Analyzing debtors so that debt collection can run smoothly.
- c. Fostering good relations with debtors.

- d. Responding to questions asked by debtors or prospective debtors.
- e. Perform regular updating of debtor payment records.

2.5 General Activities (Products and Services)

The products and services available at *PT Pegadaian (Persero)* Area Pekanbaru include:

2.5.1 Pawn Products

1. *Pegadaian Gadai Emas* is a loan with a pawn system that is given to all types of customers for consumptive and productive needs with gold as collateral, both gold bars and jewelry
2. Non-Gold Pawn is a loan with a pawn system that is given to all types of customers for consumptive and productive needs with collateral for non-gold movable goods such as gadgets, electronics or other household goods
3. Vehicle Pawning is the provision of credit using a pawning system that is given to all customer groups for consumptive and productive needs with a motorized vehicle as collateral
4. Pawning Savings Gold is a pawn with collateral in the form of gold deposited by a customer, meaning that gold savings from the *Pegadaian* owned by the customer can be pawned.
5. Gold Installment Pawn is a pawn system credit to all groups of customers for productive and consumptive needs using gold collateral, both gold bars and jewelry with a monthly installment payment system
6. Securities pawning is a lending service with a term of up to 90 days with collateral in the form of scripless shares and or bonds which are listed and traded on the Indonesia Stock Exchange.
7. Islamic Gold Pawning is a sharia loan provision with a pawning system that is provided to all types of customers for consumptive and

productive needs with gold collateral (gold jewelry, gold bars) and gold-bound diamonds

8. *Sharia* Non-Gold Pawn is a *Pegadaian* product to provide cash loans with collateral in the form of gadgets, electronics or other household items with an easy and sharia-compliant process.
9. *Sharia* Vehicle Pawning is the provision of sharia loans with a pawning system that is given to all customer groups for consumptive and productive needs with a motor vehicle guarantee
10. Pawn Islamic Gold Savings is a loan with a *rahn* (pawn) system that is provided to all customer groups for consumptive and productive needs with a guarantee of gold deposit at *Pegadaian*
11. Pawning Gold Installment Syariah is a product feature of the *Syariah* Gold Pawning product which provides loan funds using a pawning system using collateral for gold jewelry, bars, and diamonds bound by sharia principles and monthly installments
12. *Hajj* Funding *Pegadaian* is a financing service to get a portion of the *Hajj* according to *sharia* with gold collateral or Gold Savings and an easy and safe process
13. *Arrum Umroh* is a loan disbursement product for *Umrah* worship trips with collateral of valuables, using an installment pattern based on *Islamic Sharia* principles.

2.5.2 Non pawn product

1. *Pegadaian* Business Loans are loans with monthly installments given to Small and Medium Enterprises (SMEs) for business development with a fiduciary system using collateral in the form of BPKB motor vehicles
2. *Sharia* Business Loans are loans with monthly installments given to Small and Medium Enterprises (SMEs) for business development with a fiduciary system using motor vehicle BPKB guarantees
3. Multipurpose Loans are loans extended to employees and non-

employees for consumptive purposes using motor vehicle BPKB as collateral

4. Vehicle *Cicil Pegadaians* are loans based on sharia principles to micro/small entrepreneurs, employees and professionals to purchase motorized vehicles in new or second condition.
5. *Pegadaian Cicil Emas* is a gold bullion financing service for the public in installments. *Cicil Emas* can be an alternative safe investment option to fulfill future needs such as education funds, pilgrimage and others
6. *Cicil Emas Arisan* is a gold bar investment service option in installments for *arisan* groups at a fixed price and is not affected by gold price fluctuations.
7. *Pegadaian Cicil EmasKu* is a gold bar financing product aimed at all people who want to invest in gold, as well as get additional benefits in the form of self-protection insurance
8. *Pegadaian Pawn Certificates* is *Sharia*-based financing that is provided to people with regular/regular income, micro/small entrepreneurs, and farmers with guaranteed land certificates at the SHM and HGB level
9. *Pegadaian KUR Syariah* is a loan facility for *Rahin* (Customer) who has a productive business to develop his business for a certain period of time based on the *Rahn* contract (Pawn *Sharia*).

2.5.3 Services

1. *Pegadaian Gold Savings* is a gold balance deposit service that makes it easier for people to invest in gold *Pegadaian's Gold Savings* product allows customers to invest in gold easily, cheaply, safely, and reliably.
2. *Pegadaian Money Transfer Service*, a service for sending and receiving money from within and outside the country in collaboration with several international-scale Remittance Companies
3. *Pegadaian Online Payment Services* is a service for paying various monthly bills, buying credit, buying tickets, paying finance, paying

BPJS premiums, and others.

4. Certification Services are testing services for precious stones, gold, and other jewelry carried out by a gemologist in a gemology laboratory to determine the type, authenticity, quality, and other required specifications and to provide certainty and confidence to owners, sellers, and buyers. Certification Services provides professional services for the certification of precious stones with reliable, internationally certified gemologists supported by modern, sophisticated, and qualified equipment to produce precise and comprehensive tests.
5. *Pegadaian* Appraisal Service is a service for people who want to know the *caratage* and quality of gold, diamond, and gemstone jewelry, both for investment and business needs, at a relatively affordable cost. This appraisal service makes it easy for the public to know about the *parasitization* and quality of a valuable item they own, so they don't experience any doubts about the exact value of the jewelry they own.
6. *Pegadaian Jasa* Custody is a service for people who want to deposit valuables such as gold jewelry, diamonds, securities, or motorized vehicles. If you have difficulty securing valuables at home when you are going out of town or abroad, carrying out the pilgrimage, studying abroad, and other interests. Entrust your valuables to be deposited at *Pegadaian* because security is our priority.
7. Safe Deposit Box is a specially designed rental service for storing goods or securities. The security of goods and securities is guaranteed to be placed in a special room that is sturdy, unloading and fire resistant.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

Apprenticeship was carried out at *PT Pegadaian (Persero)* Pekanbaru Area – Pekanbaru City Branch which has been carried out and started on February 20th, 2023 to June 20th, 2023. During the internship, students are placed in the office and in the field. The description of the activities carried out during the implementation of the apprenticeship as follows:

1. Customer Transaction Services



Figure 2.1 Customer Transaction Services
Source: Processed data, 2023

When a customer arrives to make a transaction, the cashier usually asks about the customer's needs, such as pledging goods, extending the installment system, and making payments. When the customer arrives, the Author will immediately meet the

customer and ask about the customer's needs, if the customer wants to pawn goods, the Author will help give the customer instructions in the mortgage procedure by fill out the KCA (*Kredit Cepat Aman*) form first, then after complete the fill, the customer is point to wait for the call queue from the cashier

2. Conducting a Gold Auction

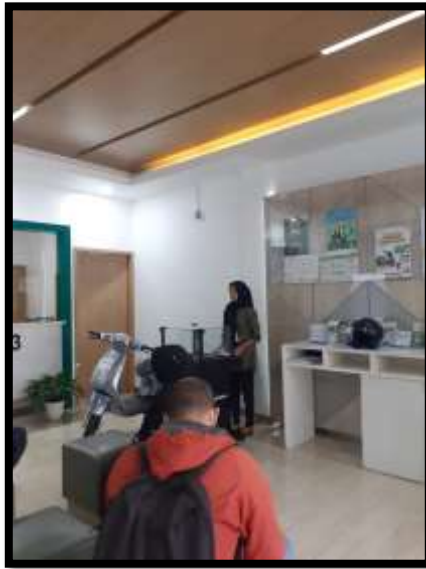


Figure 3.2 Conducting a Gold Auction
Source: Processed data, 2023

The gold auction is a *Pegadaian* program in an effort to resell gold which was previously collateral for customers when they want to pawn things that have passed the due date for payment and have not been redeemed by the owner. The purpose of this gold auction is to penetrate past-due customer loans. The results of the auction obtained will be reduced by the amount owed by the customer and the remainder will be returned to the customer.

Purchase of auction items can be done in various ways, starting from the Installment Gold Pawn system, Installment Gold Savings Pawn, Gold Pawn, Gold Savings Pawn, and also purchased in cash. Apart from the auction bazaar, the event also provides jewelry washing services and gold taxi services which can be obtained by the public for free.

3. Recapitulation of *Surat Bukti Gadai* (SBG)



Figure 3.3 Recapitulation of SBG
Source: Processed data, 2023

Surat Bukti Gadai is a letter required in lending and borrowing money using collateral at *PT Pegadaian*. Usually, after the operational hours are over every day, the Author inputs the SBG that is on that one day and is separated based on the group, including:

- a. Group A 0-IDR500,000
 - b. Group B IDR500,000 - IDR5,000,0000
 - c. Group C IDR 5,000,000 - IDR 20,000,000
 - d. Group D > IDR20,000,000
4. Process data on *Prime* and *P4d* *Pegadaian* applications.

There are several non-pawn loan transactions provided by the *Pegadaian* and in the process must be inputted into the *Pegadaian's Prime* or *P4d* application. Among them are Multipurpose Creation, Express E-loan (KUR), and *Amanah* transactions. The purpose of inputting customer data is to process loan approval by the Author ties.



Figure 3.4 Process data on Prime and P4d App
Source: Processed data, 2023

5. Customer follow up



Figure 3.5 Customer follow up
Source: Processed data, 2023

Follow up on customers who are past due and even past the due date of payment through the What's App media than customers can immediately make payments on the remaining loans.

6. Observation of *Saldo List Mikro* data



Figure 3.6 Observation of Saldo List Mikro data
Source: Processed data, 2023

Make observations and input customer data, namely, micro list balances consisting of *Krasida* products on the *Pegadaian* MIS (Management Information System) link. Then highlighting the credit data of customers whose OSL (outstanding loans) have reached 50% of the customer's total principal loan through Ms. Excel so that the *Pegadaian* will make an offer to follow up on pawn products to related customers.

7. Participation in the Gold Bazaar as well as promoting Pawn Products at the BRI Sudirman Tower.

Conducting auctions of Gold and Precious Metals *Bazaar* as a *Pegadaian* program at the BRI Sudirman Tower Pekanbaru and participating in promoting *Pegadaian* products to increase public knowledge about *Pegadaian* products and increase revenue from *PT Pegadaian* from every gold closing. In addition, this activity is also one of the mechanisms for selling pawn auction items with a bazaar mechanism. The goal is that the wider community can buy gold by credit or cash. *PT Pegadaian*

also has a very interesting program where the public can buy gold bars on credit, making it easier for people to invest in gold.



Figure 3.7 Participation in the Gold Bazaar

Source: Processed data, 2023

8. Literacy with Pekanbaru City Branch *Pegadaian* employees



Figure 3.8 Literacy with Pekanbaru City Branch Pegadaian

Source: Processed data, 2023

Literacy is one of the programs of *PT Pegadaian (Persero)* which aims to provide knowledge and information to the wider community about the *Pegadaian* itself, both in terms of its products and transaction advantages. One of the internship activities that the Author carries out is participating in literacy activities held at Madani Hospital Pekanbaru to increase public knowledge about *Pegadaian* products and increase income from *PT Pegadaian*.

9. Scan documents, photocopy documents, print documents and prepare the required pawn list forms

In this Apprenticeship, there are several documents that need to be scanned, copied, and printed by the Author. This is done with the aim of duplicating documents or as backup documents that are needed at any time. Preparing several *KCA* and *KRASIDA* registration forms is also carried out when at any time the forms have run out.



Figure 3.9 Scan, Photocopy, Print, and Prepare the documents
Source: Processed data, 2023

3.2 System and Procedure

3.2.1 Pegadaian System

The pledge is an attempt to obtain funds by providing collateral to the donor. This collateral item will be returned to us when the funds borrowed have been returned within the agreed timeframe. Meanwhile, if the borrower passes the specified deadline, then the collateral will become the right of the lender. In *Indonesia*, laws regarding pawning are regulated through several regulations. Based on Article 1150 of the Criminal Code, there are several elements of pawning, namely:

1. Rights obtained by creditors over movable objects
2. The movable object is handed over by the debtor to the creditor
3. Submission of the object for a debt guarantee
4. The creditor's right is to pay off his receivables with the power to auction off collateral if the debtor does not pay
5. The settlement takes precedence over other creditors
6. Auction costs and maintenance of collateral items are paid in advance of the results of the auction prior to settlement of receivables.

Based on these rules, objects that can be mortgaged are items that have a sale and purchase value. Generally, items that can be pawned are all movable items such as jewelry, electronics, household appliances, machinery, and others. Items that cannot be mortgaged include government property, animals, and other goods whose price is not fixed.

3.2.2 *Pegadaian* Procedure

Before coming to the nearest *Pegadaian* branch, prepare your identity, namely KTP for Indonesian Citizens or Passport for Foreign Citizens, and also the items to be guaranteed at the *Pegadaian*. *Pegadaian* accepts various collateral items such as gold bars, gold jewelry, laptops, smartphones, motorized vehicles, and so on.

1. Visit the nearest *Pegadaian* outlet.
2. Prepare identity in the form of *Kartu Tanda Penduduk* (KTP) and collateral.
3. Fill in the application form with complete personal data according to the KTP.
4. Submit the pawned goods to the *Pegadaian* appraiser.

5. Next, the appraiser will inform you of the maximum loan money that can be obtained.
6. The cashier will provide *Surat Bukti Gadai* (SBG)
7. Money will be given to customers in cash or by transfer to an account.

There are types of pawn services at *Pegadaian* that can be adjusted to the collateral we have, in which all pawn services can be paid in installments and paid off at any time, and the collateral period can be extended up to many times.

3.3 Place of Apprenticeship

Apprenticeship is carried out after students occupy semester VIII, while the apprenticeship activities last for approximately 4 (four) months, starting from February 20th, 2023 to June 20th, 2023 at *PT Pegadaian Area Pekanbaru – Pekanbaru City Branch* located on Jl. Jenderal Sudirman No. 168, Pekanbaru City, as shown in figure 3.10 with entry conditions at 08:00 WIB to 16:00 WIB.



Figure 3.10 Place of Apprenticeship
Source: Processed data, 2023

The following are the parts and Standard Operating Procedures of the *PT. Pegadaian* Area Pekanbaru – Pekanbaru City Branch.

Table 3.1 Standard Operating Procedures for *PT Pegadaian*

| No. | Part | Standard Operating Procedures |
|-----|--------------------|---|
| 1 | Building | Clean and Well Maintained |
| 2 | Building Terrace | <ul style="list-style-type: none"> • The terrace is clean and dry. • Available mat that absorbs water. • Good working lamp. • Stainless trash can available, clean condition, no cigarette butt stains. |
| 3 | Building Page | <ul style="list-style-type: none"> • Clean • Well Maintained Garden • Fresh Plants |
| 4 | Parking Directions | Clear Visible |
| 5 | Rubbish Bin | Clean and No Cigarette Butts available |
| 6 | Employee Work Area | <ul style="list-style-type: none"> • The condition is clean, tidy and not dusty. • Available candies, vases, calendars, product brochures. • Work equipment is neatly arranged and easily accessible. • Allowed to put personal belongings (photos, makeup mirrors, drinking glasses, bags) on the work table. |
| 7 | Rest Room | <ul style="list-style-type: none"> • Directional signs must be clearly visible. • There is a mat that absorbs water in front of the toilet door, the mat is maintained and clean. • The floor must have no trash/no muddy/no shoe marks. • Circulation is maintained and odorless. • The toilet light is on brightly. • The condition of the rest room is clean / not mossy / crusty / not dusty including the walls / toilet / sink / bucket and dipper. • Restroom is given air freshener. |

| No. | Part | Standard Operating Procedures |
|-----|------|---|
| | | <ul style="list-style-type: none"> • Employees are not allowed to put cleaning equipment in the restroom used by customers. • The water in the faucet/shower/closet is smooth. • Good toilet condition (tap/shower/closet holder/jet flash). • Liquid soap, tissue, and closed trash cans are available. • Wet restroom provides a dipper, tub/bucket, tissue, soap, and a closed trash can. • Dry restroom available jet shower, tissue, soap, and a closed trash can. |

Sources: Processed Data 2023

3.4 Kind and Description of the Activity

As long as the authors carry out the apprenticeship activities, the authors observe every work done for 4 (four months). The author made conclusions about his work for the first month the author was at the introduction and learning stage, the second-month author was at the implementation stage, the third month was at the evaluation stage, and in the fourth month the author was at the teaching or mentoring stage. Table 3.2 describes the daily activities of apprenticeship carried out by making specifications or specializing in monthly work.

Table 3.2 Description of Daily Apprenticeship Activities for Four Months

| No | Month | Specification | Description of Activities |
|----|---|-------------------------------|--|
| 1 | February 20 th – March 20 th (24 Working Days) | Learning and Implementation | In the first month, the author was still learning how to work in the front office as a service provider for customers' needs. Customer service was carried out with the aim of providing comfort to customers who need services. Especially when customers want to know what types of products are provided by <i>PT. Pegadaian</i> . The author also learned how to process and edit OSL data and record cash books at the cashier. |
| 2 | March 20 th – April 20 th (21 Working Days) | Implementation and Evaluation | In the second month, the author started to apply the knowledge gained in the first month. Authors were able to |

| No | Month | Specification | Description of Activities |
|----|--|-------------------------------|---|
| | | | read office work situations and how to adjust to the work system and work procedures at Pekanbaru City Branch. Then the author worked on assignments every day, week, and even month. Furthermore, the Author also archives the data ordered by the supervisor during the internship. |
| 3 | April 20 th - May 20 th (18 Working Days) | Implementation and Evaluation | In the third month, the author evaluated how it works to make it easier and shorten the time the Author changes the way things work on his part. As in making OSL, <i>Saldo List Mikro</i> , <i>Prime</i> , and <i>P4d</i> , the author has added mules to the Microsoft Excel file that is already available. This makes it easier for writers to make reports and data process OSL, and <i>Saldo List Mikro</i> |
| 4 | May 20 th – June 20 th (23 Working Days) | Final Evaluation | In the last month, the author ensures that all important files were in their place and arranged according to the system applied, making it easier for the next internship or employees of <i>PT Pegadaian Area Pekanbaru</i> -. Pekanbaru City Branch to find files. The author also provided notes on unfinished files, this is to make it easier for interns or subsequent employees to process files. |

Source: *Processed Data 2023*

Table 3.3 describes the work done by the author for each day from February 20th to February 25th, 2023.

Table 3.3 Daily Activities of February 20th to February 25th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 1. | Monday, February 20 th , 2023 | Introduction of the company, field of work, and colleagues. | Operational Management Section |
| 2. | Tuesday, February 21 st , 2023 | impute copies of customer transactions as company backup data. | Operational Management Section |
| 3. | Wednesday, February 22 nd , 2023 | Try to serve customers. | Operational Management Section |
| 4. | Thursday, February 23 rd , 2023 | Serve customers and try to do gold auction promotions. | Operational Management Section |

| No. | Month | Specification | Description of Activities |
|-----|---|--|--------------------------------|
| 5. | Friday, February 24 th , 2023 | Serve customers and conduct gold auction promotions. | Operational Management Section |
| 6 | Saturday, February 25 th , 2023 | Serve customers and conduct gold auction promotions. | Operational Management Section |

Source: Processed Data 2023

Table 3.4 describes the work done by the author for each day from February 27th to March 4th, 2023.

Table 3.4 Daily Activities of February 27th to March 4th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|---|--------------------------------|
| 1. | Monday, February 27 th , 2023 | Enter customer data that has paid of KCA mortgages (<i>Kredit Cepat Aman</i>). | Operational Management Section |
| 2. | Tuesday, February 28 th , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products. | Operational Management Section |
| 3. | Wednesday, March 1 st , 2023 | Sick | - |
| 4. | Thursday, March 2 nd , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products. | Operational Management Section |
| 5. | Friday, March 3 rd , 2023 | Serve customers, promote auction gold, promote <i>Sharia</i> KUR products and promote vehicle finance products. | Operational Management Section |
| 6 | Saturday, March 4 th , 2023 | Serve customers, promote auction gold, promote <i>Sharia</i> KUR products and promote vehicle finance product. | Operational Management Section |

Source: Processed Data 2023

The table above represents the first two weeks of the author's apprenticeship activities. This week the author was taught or directed to serve customers in terms of providing services to customers who will make pawn transactions. In this case, the author also promoted pawn products to customers who still don't know the details about *Pegadaian* products. Consumer trust and satisfaction is an important key for *Pegadaian* so that its business keeps holding on.

Table 3.5 describes the work done by the author for each day from March 6th to March 11th, 2023.

Table 3.5 Daily Activities of March 6th to March 11th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|---|--------------------------------|
| 1. | Monday, March 6 th , 2023 | Serve customers, promote auction gold, promote <i>Sharia</i> KUR products and promote vehicle finance products. | Operational Management Section |
| 2. | Tuesday, March 7 th , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products. | Operational Management Section |
| 3. | Wednesday, March 8 th , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products. | Operational Management Section |
| 4. | Thursday, March 9 th , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products | Operational Management Section |
| 5. | Friday, March 10 th , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products. | Operational Management Section |
| 6 | Saturday, March 11 th , 2023 | Serve customers, promote gold auctions and promote <i>Sharia</i> KUR products. | Operational Management Section |

Source: Processed Data 2023

Table 3.6 describes the work done by the author for each day from March 13th to March 18th, 2023.

Table 3.6 Daily Activities of March 13th to March 18th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|--|--------------------------------|
| 1. | Monday, March 13 th , 2023 | Serve customers, process or impute data on RKAP <i>Pegadaian</i> Pekanbaru City and fill in the Cash Book. | Operational Management Section |
| 2. | Tuesday, March 14 th , 2023 | Serve customers, record SBG (<i>Surat Bukti Gadai</i>) and fill in the Cash Book. | Operational Management Section |
| 3. | Wednesday, March 15 th , 2023 | Serve customers, record SBG (<i>Surat Bukti Gadai</i>) and fill in the Cash Book. | Operational Management Section |
| 4. | Thursday, March 16 th , 2023 | Edit or process OSL and BJDPL data, recap SBG (<i>Surat Bukti Gadai</i>) and fill in the Cash book. | Operational Management Section |

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 5. | Friday, March 17 th , 2023 | Serve customers, process OSL data, and fill in Cash Book. | Operational Management Section |
| 6 | Saturday, March 18 th , 2023 | Serve customers, recap customer data and fill out Cash Book. | Operational Management Section |

Source: *Processed Data 2023*

Table 3.7 describes the work done by the author for each day from March 20th to March 25th, 2023.

Table 3.7 Daily Activities of March 20th to March 25th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 1. | Monday, March 20 th , 2023 | Serve customers, recap SBG (<i>Surat Bukti Gadai</i>) and fill in the Cash Book. | Operational Management Section |
| 2. | Tuesday, March 21 th , 2023 | Serve customers, recap SBG (<i>Surat Bukti Gadai</i>) and fill in the Cash Book. | Operational Management Section |
| 3. | Wednesday- Thursday March 22 th -23 th , 2023 | Mass leave | - |
| 4. | Friday, March 24 th , 2023 | Serve customers and fill out cash Books. | Operational Management Section |
| 5 | Saturday, March 25 th , 2023 | Process OSL data and fill out the Cash Book. | Operational Management Section |

Source: *Processed Data 2023*

The table above is an activity carried out by the author in the first month of apprenticeship, starting from February 20th, 2023 to March 20th, 2023. In the first month, the author began to gain basic knowledge in practicum activities and data processes. In the first two weeks of carrying out internship activities, the author is directed to provide customer service, apart from serving the needs of consumers, the author was taught to carry out promotions directly to consumers regarding products issued by *PT. Pegadaian*. On this occasion, the author initially started interacting in office situations, work systems, and procedures at *PT Pegadaian Pekanbaru City Branch*, then the author raised and taught assignments every day, week, or even

month. Furthermore, the author also studied some of the work done by the admin, namely document archiving. Table 3.8 describes the work done by the author for each day from March 27th to April 1st, 2023.

Table 3.8 Daily Activities of March 27th to April 1st, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|---|--------------------------------|
| 1. | Monday, March 27 th , 2023 | Perform <i>Pegadaian</i> customer data recapitulation. | Operational Management Section |
| 2. | Tuesday, March 28 th , 2023 | Crosscheck the customer data that submits the <i>Amanah</i> . | Operational Management Section |
| 3. | Wednesday, March 29 th , 2023 | Crosscheck the customer data that submits the <i>Amanah</i> . | Operational Management Section |
| 4. | Thursday, March 30 th , 2023 | Perform <i>Pegadaian</i> customer data recapitulation. | Operational Management Section |
| 5. | Friday, March 31 st , 2023 | Crosscheck the customer data that submits the <i>Amanah</i> . | Operational Management Section |
| 6 | Saturday, April 1 st , 2023 | Recap SBG (<i>Surat Bukti Gadai</i>) | Operational Management Section |

Source: Processed Data 2023

Table 3.9 describes the work done by the author for each day from April 3rd to April 8th, 2023.

Table 3.9 Daily Activities of April 3rd to April 8th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|---|--------------------------------|
| 1. | Monday, April 3 rd , 2023 | Serve customers. | Operational Management Section |
| 2. | Tuesday, April 4 th , 2023 | Recap <i>Pegadaian</i> customer data. | Operational Management Section |
| 3. | Wednesday, April 5 th , 2023 | Impute customer data on the <i>Pegadaian</i> Application. | Operational Management Section |
| 4. | Thursday, April 6 th , 2023 | Check customer data (<i>Kreasi</i> and <i>Amanah</i>) | Operational Management Section |
| 5. | Friday- Saturday, April 7 th -8 th , 2023 | Mass leave | - |

Source: Processed Data 2023

Table 3.10 describes the work done by the author for each day from April 10th to April 15th, 2023.

Table 3.10 Daily Activities of April 10th to April 15th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|---|--------------------------------|
| 1. | Monday, April 10 th , 2023 | Process <i>Kreasi</i> and Customer Data. | Operational Management Section |
| 2. | Tuesday, April 11 th , 2023 | Process <i>Saldo List Mikro</i> data. | Operational Management Section |
| 3. | Wednesday, April 12 th , 2023 | Serve customers. | Operational Management Section |
| 4. | Thursday, April 13 th , 2023 | Cross-check customer data (<i>Kreasi</i> and <i>Amanah</i>) | Operational Management Section |
| 5. | Friday, April 14 th , 2023 | Recap customer data and serve customers. | Operational Management Section |
| 6 | Saturday, April 15 th , 2023 | Serve customers and cross-check customer data. | Operational Management Section |

Source: *Processed Data 2023*

Table 3.11 describes the work done by the author for each day from April 17th to April 22th, 2023.

Table 3.11 Daily Activities of April 17th to April 22th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|---|--------------------------------|
| 1. | Monday, April 17 th , 2023 | Enter customer data that will make loans to the <i>Prime</i> and <i>P4d Pegadaian</i> applications. | Operational Management Section |
| 2. | Tuesday, April 18 th , 2023 | Serve customers. | Operational Management Section |
| 3. | Wednesday-Saturday, April 19 th -22 nd , 2023 | Eid Al Fitr Leave | - |

Source: *Processed Data 2023*

In this second month, the author was directed to do a new job, namely to recapitulate data on customers who make non-pawning transactions such as *Amanah*, *Kreasi*, and KUR transactions. In addition to recapping customer data, authors were directed to input customer

data into the *Prime* and *P4d* applications and cross-check customer data. Customer data that was inputted into the prime application is included in the KUR and *Kreasi* loan categories, while the P4d application is used to input vehicle financing loans (*Amanah*).

Table 3.12 describes the work done by the author for each day from April 24th to April 29th, 2023.

Table 3.12 Daily Activities of April 24th to April 29th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 1. | Monday- Tuesday, April 24 th -25 th , 2023 | Eid Al Fitr Leave | - |
| 2. | Wednesday, April 26 th , 2023 | Cross-check customer data. | Operational Management Section |
| 3. | Thursday, April 27 th , 2023 | Complete customer data that apply for a loan. | Operational Management Section |
| 4. | Friday, April 28 th , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |
| 5 | Saturday, April 29 th , 2023 | Cross-check customer data. | Operational Management Section |

Source: *Processed Data 2023*

Table 3.13 describes the work done by the author for each day from May 1st to May 6th, 2023.

Table 3.13 Daily Activities of May 01st to May 06th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 1. | Monday, May 1 st , 2023 | Mass leave | - |
| 2. | Tuesday, May 2 nd 2023 | Impute customer data on Prime or P4d Application | Operational Management Section |
| 3. | Wednesday, May 3 rd , 2023 | Sick | - |
| 4. | Thursday, May 4 th , 2023 | Impute customers data on Prime or P4d Application. | Operational Management Section |
| 5. | Friday, May 5 th , 2023 | Impute customers data on Prime or P4d Application. | Operational Management Section |

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|--|--------------------------------|
| 6 | Saturday, May 6 th , 2023 | Collect customers based on gains (Remind customers). | Operational Management Section |

Source: Processed Data 2023

Table 3.14 describes the work done by the author for each day from May 8th to May 13th, 2023.

Table 3.14 Daily Activities of May 8th to May 13th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|---|--------------------------------|
| 1. | Monday, May 8 th , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |
| 2. | Tuesday, May 9 th , 2023 | Sick | - |
| 3. | Wednesday, May 10 th , 2023 | Complete customer data (<i>Kreasi</i> and KUR). | Operational Management Section |
| 4. | Thursday, May 11 th , 2023 | Impute customers' data on <i>Prime</i> or <i>P4d</i> Applications and complete customers' data. | Operational Management Section |
| 5. | Friday, May 12 th , 2023 | Impute customer data on <i>Prime</i> or <i>P4d</i> Applications. | Operational Management Section |
| 6 | Saturday, May 13 th , 2023 | Complete customer data (<i>Kreasi</i> and KUR). | Operational Management Section |

Source: Processed Data 2023

Table 3.15 describes the work done by the author for each day from May 15th to May 20th, 2023.

Table 3.15 Daily Activities of May 15th to May 20th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|---|--------------------------------|
| 1. | Monday, May 15 th , 2023 | Process data on OSL <i>Pegadaian</i> | Operational Management Section |
| 2. | Tuesday, May 16 th , 2023 | Impute customer data on Prime or P4d Application. | Operational Management Section |
| 3. | Wednesday, May 17 th , 2023 | Cross-check customer data | Operational Management Section |
| 4. | Thursday, May 18 th , 2023 | Mass leave | - |

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 5. | Friday, May 19 th , 2023 | Impute customer data | Operational Management Section |
| 6 | Saturday, May 20 th , 2023 | Collect customers based on gains (Remind Customers). | Operational Management Section |

Source: *Processed Data 2023*

Table 3.16 describes the work done by the Author for each day from May 22nd to May 27th, 2023.

Table 3.16 Daily Activities of May 22th to May 27th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|---|--------------------------------|
| 1. | Monday, May 22 nd , 2023 | Process data on OSL <i>Pegadaian</i> . | Operational Management Section |
| 2. | Tuesday, May 23 rd , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |
| 3. | Wednesday, May 24 th , 2023 | Complete customer data. | Operational Management Section |
| 4. | Thursday, May 25 th , 2023 | Cross check customer data. | Operational Management Section |
| 5. | Friday, May 26 th , 2023 | Collect customers based on arrears (Remind Customers). | Operational Management Section |
| 6 | Saturday, May 27 th , 2023 | Complete customer data and record SBG (<i>Surat Bukti Gadai</i>). | Operational Management Section |

Source: *Processed Data 2023*

In this third month, the author tried to consistently do the work done in two months of workmanship properly and efficiently. It has been the author's main task in the last two months to input customer data that will make non-pawning transactions. After 1 month of doing apprenticeship *PT. Pegadaian* targets to reach the largest number of customers, for this reason, the author has been tasked with efficiently entering customer data into the *Pegadaian* application with the aim of fulfilling this year's target for the *Pegadaian* Pekanbaru City branch as soon as possible.

Table 3.17 describes the work done by the author for each day from May 29th to June 3rd, 2023.

Table 3.17 Daily Activities of May 29th to June 3rd, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|--|--------------------------------|
| 1. | Monday, May 29 th , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |
| 2. | Tuesday, May 30 th , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |
| 3. | Wednesday, May 31 th , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |
| 4. | Thursday- Saturday, June 1 st -3 rd , 2023 | Mass leave | - |

Source: *Processed Data 2023*

Table 3.18 describes the work done by the author for each day from June 5th to June 10th, 2023.

Table 3.18 Daily Activities of June 5th to June 10th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|---|--|--------------------------------|
| 1. | Monday, June 5 th , 2023 | Complete customer data | Operational Management Section |
| 2. | Tuesday, June 6 th , 2023 | Complete customer data | Operational Management Section |
| 3. | Wednesday, June 7 th , 2023 | Process data on OSL <i>Pegadaian</i> | Operational Management Section |
| 4. | Thursday, June 8 th , 2023 | Process data on OSL <i>Pegadaian</i> | Operational Management Section |
| 5. | Friday, June 9 th , 2023 | Impute customer data on <i>Prime</i> or <i>P4d</i> Applications. | Operational Management Section |
| 6 | Saturday, June 10 th , 2023 | Customer observation (SBG Records) | Operational Management Section |

Source: *Processed Data 2023*

Table 3.19 describes the work done by the author for each day from June 12th to June 17th, 2023.

Table 3.19 Daily Activities of June 12th to June 17th, 2023

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|--|--------------------------------|
| 1. | Monday, June 12 th , 2023 | Services customers and crosschecks customers | Operational Management Section |
| 2. | Tuesday, June 13 th , 2023 | SBG Record (<i>Surat Bukti Gadai</i>) | Operational Management Section |
| 3. | Wednesday, June 14 th , 2023 | Impute customer data, print, scan and copy. | Operational Management Section |
| 4. | Thursday, June 15 th , 2023 | Customer observation (SBG Records). | Operational Management Section |
| 5. | Friday, June 16 th , 2023 | Impute customer data on Camila Application. | Operational Management Section |
| 6 | Saturday, June 17 th , 2023 | Impute customer data on Prime or P4d Applications. | Operational Management Section |

Source: Processed Data 2023

Table 3.20 describes the work done by the author for each day from June 19th to June 20th, 2023.

Table 3.20 Daily Activities of June 27th to June 30th, 2022

| No. | Day and Date | Description of Activities | Task Assignor |
|-----|--|---|--------------------------------|
| 1. | Monday, June 12 th , 2023 | Services customers and cross-check customers. | Operational Management Section |
| 2. | Tuesday, June 13 th , 2023 | Services customers. | Operational Management Section |

Source: Processed Data 2023

In the past month, the author has ensured that all customer files for *Amanah*, *Kreasi*, and KUR products that have been entered by the BPO have been inputted into the *Prime* and *P4d Pegadaian* applications. The author also ensures that the OSL data that has been worked on during the internship is properly backed up.

3.5 Obstacle and Solution

In the implementation of this apprenticeship activity, the author must have found several obstacles that made it difficult for the author to complete the task, with

these obstacles the author also tried to find a solution to these obstacles so that the author could complete this internship, and was given the task well and smoothly.

3.1.1 Obstacle

During his internship at *PT Pegadaian* Pekanbaru City Branch, the author only encountered one obstacle, namely delays in inputting customer data on the *Prime* or *Pegadaian P4d* applications due to incomplete customer data information collected by the BPO (Business Process Outsourcing).

3.1.2 Solution

The author provides a solution to the existing constraints hence that in the future this kind of thing will not happen again, namely by encouraging the BPO (Business Process Outsourcing) to be more observant in collecting customer data than there is no delay in the process of inputting customer data. without delays, it allows us to input customer data more frequently consequently, that time is used more efficiently.

CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusions

Based on the explanation in the previous chapter, the author draws conclusions in several ways, as follows:

1. The author is given a task in the Operational Management Section which is taught to process data on Reporting App namely *Gadai, Mikro* and *Gold*. Work Unit Turnover which is always paid in every week. The Author also enters customer data into the *prime* and *p4d Pegadaian* applications which aim to input consumer data that will make transactions at *Pegadaians*. Works in document archiving, document scanning, and also document duplication, as well as all activities related to the performance of *Pegadaian* products.
2. In carrying out this apprenticeship, the author does apprenticeship at one of the state-owned companies, namely *PT Pegadaian Area Pekanbaru – Pekanbaru City Branch* which lasts for 4 (four months), starting from February 20th, 2023 to June 20th, 2023.
3. Then in these apprenticeship activities the author also understands the systems and procedures that apply in the implementation of apprenticeship. Such as in data process, document archiving, making activity reports, marketing, and also correspondence, as well as everything related to the performance of the operational management section.
4. There is one obstacle that the author experiences, namely in data collection, the required consumer data is still incomplete. The solution for *PT Pegadaian Area Pekanbaru* thus BPO (Business Process Outsourcing) members collect more complete customer data.

4.2 Suggestions

For students or younger levels who will carry out apprenticeship in the next period, for companies, and for the State Polytechnic of Bengkalis:

1. Suggestions for writers to be more disciplined, neat, careful, and concentrated in the implementation of internships. Get in the habit of reading first before acting, and think realistically and rationally.
2. The author also provides suggestions that may be useful for students who will carry out apprenticeship in the next period, namely prioritizing occupational safety and health, making the best use of time, doing work according to ability and also in accordance with the instructions of the apprentice supervisor, prioritizing patience and obedience, must learn to manage all the tasks given and have the initiative to evaluate the systems and procedures for implementing apprenticeship s
3. After the authors carry out apprenticeship activities at *PT Pegadaian Area Pekanbaru*, there are several suggestions to make it even better, namely when the company gives assignments that have great responsibility and high risk to interns so that they must be supervised.
4. Suggestions for the State Polytechnic of Bengkalis campus thus the implementation of this internship can be used as evaluation material, and to provide debriefing to students who will carry out apprenticeship activities before carrying out apprenticeship in accordance with fields or lecture materials related to the systems and procedures at the company where work practice is done.

REFERENCES


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Pantau. (2022). *Gambar kantor pusat pegadaian*, Available from: (<https://www.pantauriau.com>), Accessed June 19th, 2023.

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APPENDICES

Appendix 1: Letter of Acceptance for Apprenticeship

**Pegadaian**

Pekanbaru, 07 Februari 2023

Nomor : 0082/00705.00/2023
Lampiran : -
Urgensi : Segera

Kepada Yth.
Wakil Direktur I Politeknik Negeri Bengkalis
Di
Tempat.


Hal : **Persetujuan Kerja Praktek Politeknik Negeri Bengkalis.**
Menindaklanjuti surat dari POLITEKNIK NEGERI BENGKALIS No.529/PL31/TU/2023 tanggal 25 Januari 2023 Perihal Surat Permohonan Kerja Praktek (KP), dengan ini disampaikan hal-hal sebagai berikut :

1. Bahwa dalam rangka mempersiapkan lulusan yang memiliki keahlian dan keterampilan kerja yang baik, maka kepada yang namanya tersebut dibawah ini diberikan izin untuk melaksanakan Magang pada PT Pegadaian terhitung mulai tanggal 20 Februari s/d 20 Juni 2023 :

| No | Nama | NIM | Penempatan Sementara |
|----|-----------------|------------|-----------------------|
| 1 | Alika Hermisa | 5404191209 | Kantor Area Pekanbaru |
| 2 | Sefi Almadani | 5404191229 | Kantor Area Pekanbaru |
| 3 | Ufitri Sazalano | 5404191214 | Kantor Area Pekanbaru |

2. Sebelum dan selama melakukan Praktek Kerja Lapangan yang bersangkutan diminta:
 - a. Menggunakan salah satu produk PT. Pegadaian dan menginstall Aplikasi Pegadaian Digital Service (PDS) pada Handphone pribadi yang nantinya dipandu oleh petugas Pegadaian Cabang Pekanbaru Kota ;
 - b. Mematuhi semua peraturan dan tata tertib yang berlaku pada PT. Pegadaian, menggunakan seragam/pakaian yang telah ditentukan atau menyesuaikan dengan pakaian seragam kerja di PT Pegadaian, serta menggunakan tanda pengenalan/ ID Card yang mencantumkan Nama dan Asal Kampus;
 - c. Menjaga kerahasiaan Perusahaan serta dilarang keras untuk memberikan data nasabah kami kepada pihak lain, dan semua data yang diperoleh tidak diperkenankan untuk dipublikasikan kecuali semata-mata hanya untuk kepentingan Praktek Kerja Lapangan,
 - d. Menyerahkan copy 1 (satu) eksemplar hasil Praktek Kerja Lapangan ke PT Pegadaian Area Pekanbaru berikut bukti bahwa yang bersangkutan telah menggunakan salah satu produk PT Pegadaian.
 - e. Pada akhir periode Praktek Kerja Lapangan akan dilakukan evaluasi dan penilaian sesuai dengan standar/format Sekolah serta akan diberikan Surat Keterangan / Sertifikat bagi yang telah melaksanakan Praktek Kerja Lapangan di PT Pegadaian.

Demikian izin ini diberikan untuk dapat dipergunakan sebagaimana mestinya.

PT Pegadaian
Area Pekanbaru

(**BUL TRISNO**)
Vice President

PT Pegadaian (Penero) Kantor Area Pekanbaru
J. Jenderal Sudirman No. 168 F
Pekanbaru

www.pegadaian.co.id

Appendix 2: References Letter



Mengatasi Masalah Tanpa Masalah

SURAT KETERANGAN

Nomor: 111/19/06/2023

Yang bertanda tangan dibawah ini menerangkan bahwa:

Nama : Ufitri Sazalani
Tempat/Tgl. Lahir : Pangkalan Barat, 27 Agustus 2000
Alamat : Sungai Tengah, Kel. Sungai Tengah, Kec Merbau,
Kab. Kepulauan Meranti, Riau

Telah melakukan Kerja Praktek pada perusahaan kami, PT. Pegadaian (Persero) Cabang Pekanbaru Kota sejak tanggal 20 Februari 2023 sampai dengan 20 Juni 2023 sebagai tenaga Kerja Praktek (KP).

Selama bekerja diperusahaan kami, yang bersangkutan telah menunjukkan ketekunan dan kesungguhan bekerja dengan baik.

Surat keterangan ini diberikan untuk dipergunakan sebagaimestinya.

Demikian agar yang berkepentingan maklum.

Pekanbaru, 20 Juni 2023




Pegadaian
Lenny Vetresia Siregar, S.E
Pimpinan Cabang

Appendix 3: Certificate of Apprenticeship



Appendix 4: List of the Apprenticeship Attendance



Pegadaian

Mengatasi Masalah Tanpa Masalah

LOGBOOK MAGANG

Program Studi : Administrasi Bisnis Internasional
 Jurusan : Administrasi Niaga
 Nama : Uftri Sazalani
 NIM : 5404191214
 Lokasi Magang : Jl. Jend Sudirman
 Pembimbing Magang : Lenny Fetresia Siregar, SE
 Pembimbing Magang : Armita Novriana Rambe, M.Hum

| No | Hari dan Tanggal | Jam masuk | Jam pulang | Kegiatan | Paraf |
|--------|--------------------------|-----------|------------|---|-------|
| 1 | Senin, 20 Februari 2023 | 08:00 | 16:00 | Pengenalan perusahaan, gambaran bidang pekerjaan, kesempatan kenaikan jabatan | |
| 2 | Selasa, 21 Februari 2023 | 08:00 | 16:00 | Melayani nasabah | |
| 3 | Rabu, 22 Februari 2023 | 08:00 | 16:00 | Melayani nasabah | |
| 4 | Kamis, 23 Februari 2023 | 08:00 | 16:30 | Melayani nasabah dan mengoperasikan mesin cetak | |
| 5 | Jumat, 24 Februari 2023 | 08:00 | 16:25 | Melayani nasabah dan mengoperasikan mesin cetak | |
| 6 | Sabtu, 25 Februari 2023 | 08:00 | 19:00 | Melayani nasabah dan mengoperasikan mesin cetak, UK buku KAS | |
| Minggu | | | | | |
| 7 | Senin, 27 Februari 2023 | 08:00 | 16:20 | Melayani dalam ruangan yang sudah lama tidak ada | |
| 8 | Selasa, 28 Februari 2023 | 08:00 | 16:50 | Melayani nasabah, proses cetak ulang dan proses cetak KUP | |
| 9 | Rabu, 01 Maret 2023 | - | - | SABTU | |
| 10 | Kamis, 02 Maret 2023 | 08:00 | 16:25 | Melayani nasabah dan proses cetak ulang produk KUP | |
| 11 | Jumat, 03 Maret 2023 | 08:00 | 16:20 | Melayani nasabah dan proses cetak ulang, proses cetak motor | |
| 12 | Sabtu, 04 Maret 2023 | 08:00 | 18:45 | Melayani nasabah dan proses cetak ulang, proses cetak motor. | |
| Minggu | | | | | |
| 13 | Senin, 06 Maret 2023 | 08:00 | 16:10 | Melayani nasabah dan proses cetak KUP produk cetak ulang | |
| 14 | Selasa, 07 Maret 2023 | 08:00 | 16:10 | Melayani nasabah dan mengoperasikan mesin cetak pegawai | |
| 15 | Rabu, 08 Maret 2023 | 08:00 | 16:10 | Melayani nasabah dan mengoperasikan mesin cetak pegawai | |
| 16 | Kamis, 09 Maret 2023 | 08:00 | 16:25 | Melayani nasabah dan proses cetak pegawai | |
| 17 | Jumat, 10 Maret 2023 | 08:00 | 16:00 | Melayani nasabah dan proses cetak pegawai | |
| 18 | Sabtu, 11 Maret 2023 | 08:00 | 15:25 | Melayani nasabah dan proses cetak pegawai | |
| Minggu | | | | | |

| | | | | | |
|--------|-----------------------|-------|-------|--|--|
| 19 | Senin, 13 Maret 2023 | 08:00 | 16:10 | Melayani nasabah, input data PPKP rekening baru. persiapan buku kas | |
| 20 | Selasa, 14 Maret 2023 | 08:00 | 16:15 | Melayani nasabah Menerima SMS notifikasi, persiapan buku kas | |
| 21 | Rabu, 15 Maret 2023 | 08:00 | 16:30 | Melayani nasabah, Menerima buku gaji, Menerima buku kas | |
| 22 | Kamis, 16 Maret 2023 | 08:00 | 16:10 | Salah, pengisian data dan buku pertukaran, Menerima SMS, persiapan buku kas dan BTPD | |
| 23 | Jumat, 17 Maret 2023 | 08:00 | 16:10 | Melayani nasabah, Menerima data dan buku rekening, persiapan buku kas | |
| 24 | Sabtu, 18 Maret 2023 | 08:00 | 16:10 | Melayani nasabah, rekap data nasabah, persiapan buku kas | |
| Minggu | | | | | |
| 25 | Senin, 20 Maret 2023 | 08:00 | 16:00 | Melayani nasabah, pencatatan SMS, pencatatan kas | |
| 26 | Selasa, 21 Maret 2023 | 08:00 | 16:00 | Melayani nasabah, pencatatan SMS, pencatatan kas | |
| 27 | Rabu, 22 Maret 2023 | - | - | LUN BERSAMA | |
| 28 | Kamis, 23 Maret 2023 | - | - | LUN BERSAMA | |
| 29 | Jumat, 24 Maret 2023 | 08:00 | 15:00 | Melayani nasabah, persiapan buku kas | |
| 30 | Sabtu, 25 Maret 2023 | 08:00 | 15:00 | Menerima data dan Menerima pencatatan buku kas | |
| Minggu | | | | | |
| 31 | Senin, 27 Maret 2023 | 08:00 | 15:00 | Menerima data nasabah | |
| 32 | Selasa, 28 Maret 2023 | 08:00 | 15:10 | pencatatan data nasabah (Amalia) | |
| 33 | Rabu, 29 Maret 2023 | 08:00 | 15:00 | pencatatan data nasabah | |
| 34 | Kamis, 30 Maret 2023 | 08:00 | 15:10 | Menerima data nasabah | |
| 35 | Jumat, 31 Maret 2023 | 08:00 | 15:00 | Menerima data nasabah | |
| 36 | Sabtu, 01 April 2023 | 08:00 | 15:00 | Menerima buku gaji | |
| Minggu | | | | | |
| 37 | Senin, 03 April 2023 | 08:00 | 15:10 | Melayani nasabah | |
| 38 | Selasa, 04 April 2023 | 08:00 | 15:00 | Menerima data nasabah | |
| 39 | Rabu, 05 April 2023 | 08:00 | 15:00 | Menerima data nasabah | |
| 40 | Kamis, 06 April 2023 | 08:00 | 15:10 | Menerima data nasabah, Amalia | |
| 41 | Jumat, 07 April 2023 | - | - | | |
| 42 | Sabtu, 08 April 2023 | - | - | | |
| Minggu | | | | | |
| 43 | Senin, 10 April 2023 | 08:00 | 16:10 | Melayani data nasabah dan Amalia | |
| 44 | Selasa, 11 April 2023 | 08:00 | 16:10 | Melayani data nasabah | |
| 45 | Rabu, 12 April 2023 | 08:00 | 16:15 | Melayani nasabah | |
| 46 | Kamis, 13 April 2023 | 08:00 | 16:10 | checklist nasabah Amalia | |
| 47 | Jumat, 14 April 2023 | 08:00 | 16:00 | Menerima data nasabah, Melayani nasabah | |
| 48 | Sabtu, 15 April 2023 | 08:00 | 16:30 | Melayani nasabah, pencatatan data nasabah | |
| Minggu | | | | | |
| 49 | Senin, 17 April 2023 | 08:00 | 15:00 | Melayani data nasabah di aplikasi pendaftaran | |
| 50 | Selasa, 18 April 2023 | 08:00 | 10:00 | Melayani nasabah | |
| 51 | Rabu, 19 April 2023 | - | - | | |
| 52 | Kamis, 20 April 2023 | - | - | | |
| 53 | Jumat, 21 April 2023 | - | - | | |
| 54 | Sabtu, 22 April 2023 | - | - | | |
| Minggu | | | | | |
| 55 | Senin, 24 April 2023 | - | - | | |
| 56 | Selasa, 25 April 2023 | - | - | | |

| | | | | | |
|--------|----------------------|-------|-------|---|--|
| 57 | Rabu, 26 April 2023 | 08:00 | 16:00 | crosscheck customer data | |
| 58 | Kamis, 27 April 2023 | 08:00 | 16:10 | complete customer data that apply for a loan | |
| 59 | Jumat, 28 April 2023 | 08:00 | 16:15 | inputing customer data in prime/pfd application | |
| 60 | Sabtu, 29 April 2023 | 08:00 | 15:00 | crosscheck customer data | |
| Minggu | | | | | |
| 61 | Senin, 01 Mei 2023 | - | - | (hari istirahat) | |
| 62 | Selasa, 02 Mei 2023 | 08:00 | 16:10 | inputing a new data in prime application or pfd | |
| 63 | Rabu, 03 Mei 2023 | - | - | inputing customer data in prime application or pfd | |
| 64 | Kamis, 04 Mei 2023 | 08:00 | 16:15 | inputing customer data in prime application or pfd | |
| 65 | Jumat, 05 Mei 2023 | 08:00 | 16:10 | inputing customer data in prime application or pfd | |
| 66 | Sabtu, 06 Mei 2023 | 08:00 | 12:45 | collect customer based on arrears (Minal customer) | |
| Minggu | | | | | |
| 67 | Senin, 08 Mei 2023 | 08:00 | 16:10 | inputing customer data in prime or pfd application | |
| 68 | Selasa, 09 Mei 2023 | - | - | inputing customer data in prime or pfd application | |
| 69 | Rabu, 10 Mei 2023 | 08:00 | 16:15 | comparing customer data (KUP and KPR) | |
| 70 | Kamis, 11 Mei 2023 | 08:00 | 16:15 | inputing customer data in prime or pfd application and completing customer data | |
| 71 | Jumat, 12 Mei 2023 | 08:00 | 16:10 | inputing customer data in prime or pfd application | |
| 72 | Sabtu, 13 Mei 2023 | 08:00 | 1:10 | completing customer data (KUP and KPR) | |
| Minggu | | | | | |
| 73 | Senin, 15 Mei 2023 | 08:00 | 16:25 | revisiting data on all pfd loan | |
| 74 | Selasa, 16 Mei 2023 | 08:00 | 16:20 | completing customer data on prime or pfd application | |
| 75 | Rabu, 17 Mei 2023 | 08:00 | 16:00 | crosscheck customer data | |
| 76 | Kamis, 18 Mei 2023 | - | - | (hari istirahat) | |
| 77 | Jumat, 19 Mei 2023 | 08:00 | 16:00 | inputing customer data | |
| 78 | Sabtu, 20 Mei 2023 | 08:00 | 12:00 | collect customer based on arrears (Minal customer) | |
| Minggu | | | | | |
| 79 | Senin, 22 Mei 2023 | 08:00 | 16:10 | revisiting data on all pfd loan | |
| 80 | Selasa, 23 Mei 2023 | 08:00 | 16:00 | completing customer data on prime or pfd application | |
| 81 | Rabu, 24 Mei 2023 | 08:00 | 16:10 | completing customer data | |
| 82 | Kamis, 25 Mei 2023 | 08:00 | 16:00 | crosscheck customer data | |
| 83 | Jumat, 26 Mei 2023 | 08:00 | 16:00 | collect customer (Minal customer) | |
| 84 | Sabtu, 27 Mei 2023 | 08:00 | 12:25 | completing customer data and record file (final built file) | |
| Minggu | | | | | |
| 85 | Senin, 29 Mei 2023 | 08:00 | 16:25 | inputing customer data in prime or pfd applications and record file | |
| 86 | Selasa, 30 Mei 2023 | 08:00 | 16:10 | inputing customer data in prime or pfd applications and record file | |
| 87 | Rabu, 31 Mei 2023 | 08:00 | 16:10 | inputing customer data in prime or pfd application | |
| 88 | Kamis, 01 Juni 2023 | - | - | (hari istirahat) | |
| 89 | Jumat, 02 Juni 2023 | - | - | (hari istirahat) | |
| 90 | Sabtu, 03 Juni 2023 | - | - | (hari istirahat) | |
| Minggu | | | | | |
| 91 | Senin, 05 Juni 2023 | 08:00 | 16:00 | completing customer data | |
| 92 | Selasa, 06 Juni 2023 | 08:00 | 16:00 | crosscheck customer data | |
| 93 | Rabu, 07 Juni 2023 | 08:00 | 16:10 | revisiting data on all pfd loan | |
| 94 | Kamis, 08 Juni 2023 | 08:00 | 16:15 | revisiting data on all pfd loan | |

| | | | | | |
|--------|----------------------|-------|-------|--|--|
| 95 | Jumat, 09 Juni 2023 | 08:00 | 16:00 | inputing customer data on prime applications | |
| 96 | Sabtu, 10 Juni 2023 | 08:00 | 15:15 | customer observation (penilaian) file final built file | |
| Minggu | | | | | |
| 97 | Senin, 12 Juni 2023 | 08:00 | 16:00 | customer service and crosscheck customer data | |
| 98 | Selasa, 13 Juni 2023 | 08:00 | 16:10 | record file (final built file) | |
| 99 | Rabu, 14 Juni 2023 | 08:00 | 16:15 | inputing customer data, printing, scanning | |
| 100 | Kamis, 15 Juni 2023 | 08:00 | 16:20 | customer observation | |
| 101 | Jumat, 16 Juni 2023 | 08:00 | 16:00 | inputing customer data on credit app | |
| 102 | Sabtu, 17 Juni 2023 | 08:00 | 18:00 | inputing customer data on pfd app | |
| Minggu | | | | | |
| 103 | Senin, 19 Juni 2023 | 08:00 | 16:10 | customer service and crosscheck customer data | |
| 104 | Selasa, 20 Juni 2023 | 08:00 | 16:00 | customer service | |

Pekanbaru, 20 Februari, 2023
Mengetahui,
Pembimbing langsung

Lenny Fetresia Sitigar, SE

Appendix 5: Apprenticeship Assessment Sheet



Pegadaian

Mengatasi Masalah Tanpa Masalah

PENILAIAN DARI PERUSAHAAN KERJA PRAKTEK

PT. Pegadaian (Persero), Cabang Pekanbaru Kota

Jl. Jend Sudirman No. 168

Nama : Ufitri Sazalani
NIM : 5404191214
Program Studi : Administrasi Bisnis Internasional

| No. | Aspek Penilaian | Bobot | Nilai | Persentase Nilai |
|-----|----------------------------|-------|-------|------------------|
| 1. | Disiplin | 20% | 99 | 20% |
| 2. | Tanggung-jawab | 25% | 99 | 24,5% |
| 3. | Penyesuaian diri | 10% | 98 | 9,8% |
| 4. | Hasil Kerja | 30% | 98 | 29,4% |
| 5. | Perilaku secara umum | 15% | 98 | 14,7% |
| | Total Jumlah (1+2+3+4+5) | 100% | 98.4 | 98.4% |

Keterangan:

Nilai : Kriteria

81 – 100 : Istimewa

71 – 80 : Baik sekali

66 – 70 : Baik

61 – 65 : Cukup Baik

56 – 60 : Cukup

Catatan: *Jangan takut untuk menjadi lebih unggul dari orang lain!*

Pekanbaru, 20 Juni 2023

Pegadaian

Lenny Retresia Siregar, S.E
Pimpinan Cabang

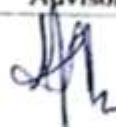




Appendix 6: Documentation of the Apprenticeship



Appendix 7: Revision Sheet

**CONSULTATION SHEET
APPRENTICESHIP REPORT
INTERNATIONAL BUSINESS ADMINISTRATION STUDY PROGRAM**

Name : Ufitri Sazalani
 Student Number : 5404191214
 Place of Apprenticeship : PT. Pegadaian Area Pekanbaru - Pekanbaru City Branch
 Advisor : Armita Novriana Rambe, M. Hum

| No | Day/Date | Revision | Advisor |
|-----|-------------------------------|--|---|
| I | July, 6, 2023 | Bob I. Bob II. Bob III Background. |  |
| II | July, 11 th 2023 | - Make sure the tenses are right to state the past activity that you've done during your apprenticeship. - Write it consistently (Use Bahasa or English). |  |
| III | August, 01 st 2023 | - Be consistent to use the specific terms. |  |
| IV | August, 02 nd 2023 | - Revise it carefully |  |
| V | August, 09 th 2023 | - Acc |  |

Bengkalis, June..... 2023

Advisor



Armita Novriana Rambe, M. Hum
 NIP. 198911302022032008

WRITER BIOGRAPHY



The Author's name is Ufitri Sazalani. The Author was born to parents named Mr. Usman Zailani and Mrs. Sakdiah as the last child of 2 (two) siblings, on August 27th, 2000 in the Pangkalan Barat. The Author completed his elementary education in 2013, junior high school in 2016 and then high school in 2019. After that, the Author continued his education at the State Polytechnic of Bengkalis majoring in Business Administration, Diploma IV International Business Administration study program. In August 2021 the Author conducted an Industrial Visit and Table Manner in Medan.

With perseverance, high motivation and support from family. Lecturers and friends to continue learning and trying, the Author successfully completed her internship at *PT Pegadaian* Area Pekanbaru – Pekanbaru City Branch under the guidance of Ms. Armita Novriana Rambe. Hopefully this report can be a contribution in the world of education.